

MAIL STOP AMENDMENT
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IFW

Applicants: J.V. Davies et al. Attorney Docket No.: SAC0121711
Application No.: 10/685,290 Group Art Unit: 3622
Filed: October 14, 2003
Title: ONLINE SYSTEM AND METHOD FOR PROCESSING LIFE INSURANCE APPLICATIONS

INFORMATION DISCLOSURE STATEMENT

Seattle, Washington 98101

October 19, 2004

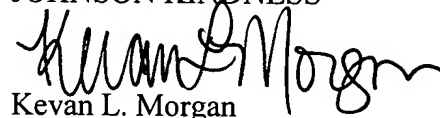
TO THE COMMISSIONER FOR PATENTS:

Applicants are aware of the information listed in the attached form that may be material to the prosecution of the above-identified patent application.

1. X Copies of the listed Other information are enclosed for the Examiner's use.
2. X Pursuant to 37 C.F.R. § 1.97(b), this Information Disclosure Statement is being filed within three months of the filing date of the national application (other than a CPA), within three months of the date of entry of the national stage as set forth in 37 C.F.R. § 1.491 in an international application, before the mailing date of a first Office Action on the merits, or before the mailing date of a first Office Action after the filing of an RCE.

Respectfully submitted,

CHRISTENSEN O'CONNOR
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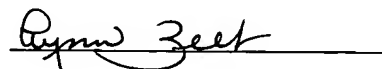

Kevan L. Morgan

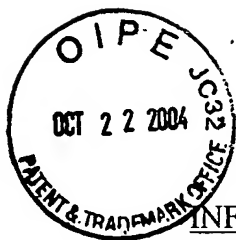
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I hereby certify that this correspondence is being deposited with the U.S. Postal Service in a sealed envelope as first class mail with postage thereon fully prepaid and addressed to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the below date.

Date: October 19, 2004





INFORMATION CITED BY APPLICANTS THAT MAY BE MATERIAL TO THE
PROSECUTION OF THE SUBJECT APPLICATION

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APPLICATIONS

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	Document No.	Kind Code	Date (mm/dd/yyyy)	Name
_____	U1	4,567,359	A	01/28/1986	Lockwood
_____	U2	4,831,526	A	05/16/1989	Luchs et al.
_____	U3	4,975,840	A	12/04/1990	DeTore et al.
_____	U4	5,191,522	A	03/02/1993	Bosco et al.
_____	U5	5,523,942	A	06/04/1996	Tyler et al.
_____	U6	5,537,315	A	07/16/1996	Mitcham
_____	U7	5,611,052	A	03/11/1997	Dykstra et al.
_____	U8	5,797,134	A	08/18/1998	McMillan et al.
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_____	U11	5,873,066	A	02/16/1999	Underwood et al.
_____	U12	5,884,274	A	03/16/1999	Walker et al.
_____	U13	5,930,760	A	07/27/1999	Anderton et al.
_____	U14	6,347,302	B1	02/12/2002	Joao

FOREIGN PATENT DOCUMENTS

None.

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OTHER INFORMATION
(Including Author, Title, Date, Pertinent Pages, Etc.)

*Examiner Cite
Initial No.

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- | | | |
|-------|----|--|
| _____ | O1 | "Report of Accomplishments 1995-1998 'Protecting California's Consumers' Expanded Access to Insurance Information," California Department of Insurance, March 1999, < http://web.archive.org/web/20000819132020/http://www.insurance.ca.gov/EXECUTIVE/Protecting_California's_Consumers/expanded.pdf > [retrieved February 24, 2003]. |
| _____ | O2 | CNA Customer Services Web site, March 2000, < http://web.archive.org/web/20000311214508/www.cna.com/group/custserv/gr_state.html >. |
| _____ | O3 | MostChoice Advisor Web site, August 2000, < http://web.archive.org/web/20000818065246/www.mostchoice.com/General/Advisor_Center/Why/G_Adv_Why_Overview.cfm >. |
| _____ | O4 | Web page showing that MostChoice's Web site is under construction, ©2000, < http://web.archive.org/web/20000818065635/www.mostchoice.com/under_construction.cfm > [retrieved May 8, 2003]. |
| _____ | O5 | Safeco Term Life Quote, Step Three - Apply Online, ©1999-2002, < https://www3.safeco.com/lifenetconnection/Apply4.asp?FromPg=Apply2.ASP > |
| _____ | O6 | Safeco Term Life Quote, Step Four - Agent Selection, ©1999-2002, < https://www3.safeco.com/lifenetconnection/Apply6a.asp > |

Examiner

Date Considered

*Examiner: Initial if reference considered, whether or not citation is in conformance with M.P.E.P. § 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

KLM:dmg

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